

The background of the entire image is a collage of various US dollar bills, including \$100, \$50, and \$20 bills, overlapping and tilted at different angles. The text is overlaid on this background.

HOW TO ELIMINATE \$20,000+ OF ATO DEBT

**& ADD AN EXTRA \$2K IN MONTHLY
CASH FLOW WITHIN 30 DAYS**

without working more OR selling assets!



TheLendingCircle
"Empowering your Financial Future"

Is the ATO on your back and you are worried that you are going to default on your debts?

Is this causing you to...

- Stay up sleepless worried about how you're going to keep your business afloat & pay your staff.
- Not perform at work & in your business because you are so stressed?
- Not meet the payments for your children's education?
- Worry you could lose your business, lose your assets and be forced into bankruptcy?

Imagine if you could eliminate this debt for good and...

- Completely consolidate your debt into easy & manageable repayments.
- Create better cash flow for investments, family & even improve your lifestyle.
- ***Take a deep breath of relief...*** and begin focusing on growing your business again.

The good news is, you can eliminate these debts and free up extra cash flow within 30 days! And it is easier than you think.

Hi, I'm Domarina

I help people struggling with ATO debt, business debt or any kind of personal debt, alleviate financial challenges and regain control over their finances and future, with my proven & straight-forward process to consolidate debt into easy & manageable repayments – without having to work more or sell assets.

I have seen so many business owners not operating at their fullest potential, being constrained by unreasonable debts and lack of cash flow, experience stressful & sleepless nights worried they will lose everything unless they take control of their debt.

I have seen this first-hand and I can tell you.. there is a solution that can help you turn your business around and reclaim control over your finances.

The content in this guide I have only shared with my paying clients over my 20 years of professional experience. However, after seeing many people struggle with debt too many times, I want to offer my proven process to help more people break free from debt stress.

In this guide, I'm keeping it simple by sharing the 3 of my 5-Steps to Empowering Your Financial Future by eliminating debt and adding extra monthly cashflow, without working more or selling your assets – so you can quickly put this into action and start clearing your debt TODAY.

I can't wait to hear your results!

To your success,



Domarina Pireh
Mortgage Broker



TheLendingCircle
"Empowering your Financial Future"



Here Are 3 Proven Ways to Wipe \$20K of ATO Debt & Boost Cashflow in 30 Days

without working more or selling assets.

1



Financial Clarity

Financial Clarity is imperative for every business owner.

However, for most business owners they dread clarity as it could be confronting and discouraging. In my over 20 years of experience, I truly believe that **clarity creates control**. You simply cannot control that which you can't see or even confront. I want to encourage you to open up your accounts, or even call your lenders and get a clear outlook on:

- 1 How much money is owed?
- 2 Who specifically is it owed to?
- 3 How much are the current repayments each month for these debts?
- 4 What is the current monthly income?

For each of the 4 questions above, make sure you have specific & verified numbers - don't use approximations.

Now, let's look at what has created the problem.

There could be a multitude of reasons why these debts exist..

- Interest rates may have risen..
- Someone may have fallen ill..
- Your sales weren't the same as previous months..
- Your tax payments may have been underestimated..
- You may have not allowed enough GST aside for tax-time..
- Your tenants left and wrecked your property, leaving you with hefty repairs..
- You overexposed & overcommitted yourself on existing borrowing capacity..
- The accountant or bookkeeper made costly errors (i.e. not submitting tax returns on time, & now you are dealing with cumulative ATO tax debt!).

The truth is.. This is real life. There are so many unforeseen circumstances that can arise that are simply out of our control.

But remember, clarity creates control.

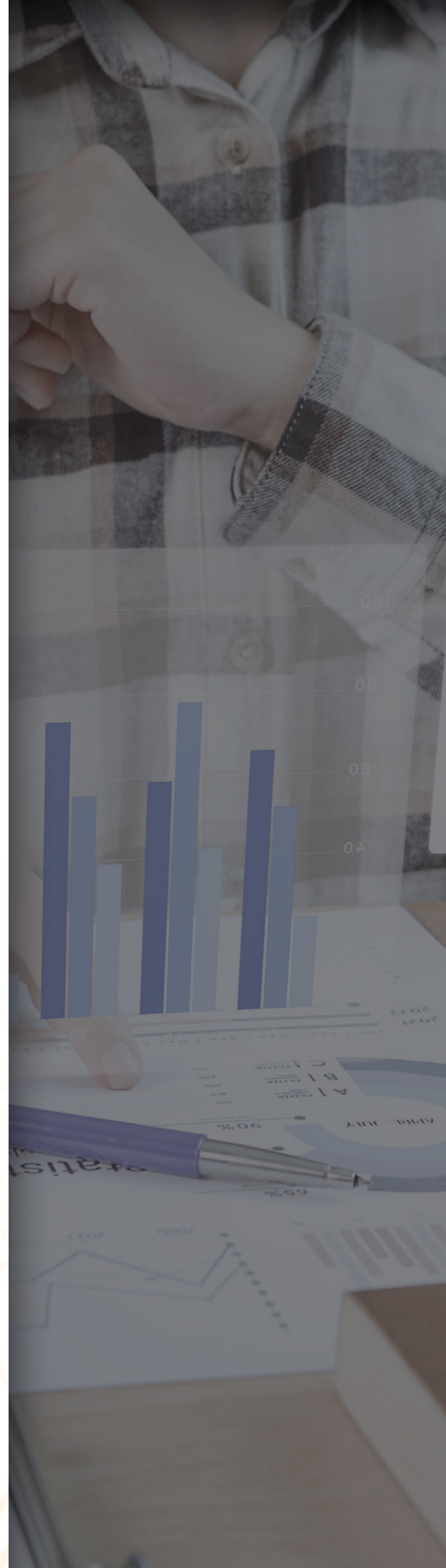
After you have completed the above 4 questions:

Collect your documentation:

- 1 Collate your 2 most recent BASS statements
- 2 Collate your 2 most recent tax returns

Now before you go straight to your local bank branch to see how you can consolidate your debt, I need to tell you something that is going to save you time...

The Big 4 Banks *actually* don't refinance ATO debt.



Most people shop around at the big 4 banks with their other loan needs and get stuck in stringent bank and credit policies.

The best next step.. (that is going to save you exhausting bank queues as well!).. is to take your documentation & speak to an experienced broker.

The qualifying criteria to use when looking for a broker:

- A broker who has a good range of lenders (I personally have access to over 40 lenders).
- A broker who has good experience in debt consolidation (look at their customer reviews).

When you speak with a broker and have all the correct documentation, the broker should be able to clearly analyze the situation and begin building a plan to consolidate debt. This is exactly what we do at The Lending Circle.

Many business owners are overwhelmed to even look at the figures - however I want to honor your action on this step.. ***You are one step closer to wiping out your debt!***



PRO TIP

For business cash flow, set aside 15% of profit into a separate business account to keep for tax purposes. This helps you with a buffer to avoid any nasty tax surprises!

2



Financial Restructuring

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It's not the load that breaks you down, it's the way you carry it.

– Lena Horne

For most people, debt is a terrible weight they carry. But the way they carry it makes it much worse..

They think:

"This is too much debt to pay back."

"I could lose my business because of this debt."

"I am going to be knocked back from every lender."

"I am going to have to work for the rest of my life to pay off this debt."

But nothing could be further from the truth in my experience.

Imagine if you could eliminate your debt quicker than you had ever thought possible.

The next step in our journey is Financial Restructuring.

This is the unattractive phrase that reaps the most attractive results.

Once you have seen a broker, you are now able to start looking at restructuring your home loan or any loaned assets.

An experienced broker will be able to look at your assets and put you in a much better position due to the equity you have achieved. **You may have wealth you didn't realise you had through equity and capital growth.**

When you refinance your home or assets, you are able to solve significant cash flow issues to enable you to experience the freedom of having the ATO off your back & being released from debt-stress.

However many people skip this step, and they end up in a much worse situation and continue in their debt stress.

I want to ask you.. **"If you didn't solve this problem right now.. What would it cost you?"**

Many people will give me a "number", but the truth is – stress, overwhelm and exhaustion will cost you far more!

Don't allow yourself to remain in the same patterns that have resulted in where you are, now is the time to make the change. I believe you can do it.

REFLECT ON THIS

"You struggle because you're ready to grow, but aren't willing to let go."

– Drew Gerald

CASE STUDY

How Mark & Susan cleared \$20,000 of ATO Debt, and added an extra \$2k in monthly Cash Flow, within 30 days

Meet Mark & Susan. A lovely couple in the 40's, Mark works as a builder & Susan works as a veterinarian. They were struggling with \$19,278 in ATO debt.

They were experiencing incredibly high levels of stress. Mark and Susan were both working overtime thinking if they worked more they would pay the loan. In reality, **it was like treading water just paying for interest** – let alone the principal on the loan!

They also both loved their family home and had the dream of being able to renovate it one day to suit their family's needs that were rapidly changing as their kids were growing. However this seemed such a distant wish given the ATO debt they were dealing with.

They were currently paying 8.02% interest on a home loan of \$521,000, and paying monthly repayments of \$6,643. It was so difficult for them to keep up with the constant bills and many payments in default with such high repayments given their high interest rate.

When I met Mark & Susan, they felt like they had tried everything.. And this was their last shot before they were considering whether they just needed to sell their beloved home to clear their debt.

I got straight to work and managed to refinance their home and consolidate their debt of 5 facilities. I managed to achieve a new home loan of \$655,000 at 7.59%, **their repayments were reduced from \$6,643 to \$4,621 per month! Giving them a monthly cash flow boost of \$2022!**

They repaid their ATO debt of \$19,278 within 30 days & consolidated all their remaining debts.

The best part.. I even managed to receive a \$49,139 equity release for them for non-structural home improvements. **They were able to achieve their dream of renovating their home** – it is beautiful and has elevated their lifestyle like you wouldn't believe!

Imagine going from being incredibly stressed worrying how you were going to pay your debts.... To debts paid within 30 days (without working more or selling their home), while ALSO enjoying reduced monthly repayments and an equity release to renovate the home!

I can't begin to tell you the level of relief Mark & Susan felt.. **They were so happy to be released from the burden of ATO debt!**

That is why this isn't just a job for me.. I find **deep fulfillment in helping people** live the life they were always meant to live.

3

Financial Management

Once the debt's been eliminated through financial restructuring, we can now utilize the loan's unique features.

For example in some loans, you have an offset account that you can begin to use to build your savings and offset your interest.

The more money in your offset account, the less interest you are paying and therefore the more money you will be repaying toward your principal.

Ultimately, this will reduce your loan term. In some cases, ***I have seen this reduce clients loan terms by up to 15 years!***

Another way to reduce your loan term, is to do another thorough analysis of your cash flow and establish whether there is any cash flow you can direct to reducing your loan term.

Even just an extra \$500 p/month can significantly reduce your loan term!

CASE STUDY

How just an extra \$500 per month in repayments saved my clients 9 years and over \$211,000 on their Home Loan!

My clients had a home loan of \$500,000 which was at a 6.24% interest rate. However their term was over 30 years and the amount of interest they were going to pay rather than principal was enormous.

I worked out if they only repaid an extra \$500 p/month on their banks recommended repayment they would save a whopping 9 YEARS!

The best part.. They are now saving \$211,629 in interest.

It is fine tunings like this that can save you significant time & worry – and give you a much better lifestyle & future.



QUICK TIP

Businesses often make the mistake of not putting aside money to cover their future tax liabilities and end up behind. Solution? Create a basic budget. Better still... use accurate and effective budgeting technology to make it even easier for you.

At the Lending Circle we use advanced software to extract bank statements that automatically create spreadsheets of your last 12 months spending patterns. By working out untapped areas of your budget you're able to create more cash flow and reduce your loan term.

DEBT is personal.

Everything you've just learned in this guide is of a general nature. But I appreciate that individual circumstances vary and you may want to find out more about your unique situation when it comes to clearing your debt.

That's why I'm excited to offer you a Complimentary **Debt Freedom Strategy Call** this month...

We'll hop on the phone together and in 30-minutes or less, you'll see how easy it is to eliminate your debt and boost monthly cashflow, without working more or having to sell your assets.

In these confidential calls, I offer a **personalised approach** to debt where we will do a thorough analysis of your current situation and create **a tailored pathway to eliminate your debt**, aligned with your unique goals, just like how I did with Mark & Susan.

Offering these free Debt Freedom Strategy calls is one of the ways I give back to the community — and I'd love to help YOU be released from debt-stress!

But don't wait! I'm only offering a few of these calls, and once they're gone, they're gone.

Click below to book your call — it's free!

BOOK NOW!



If you have any questions, feel free to reach me at dpireh@thelendingcircle.com.au.



ABOUT

DOMARINA PIREH

I have been in the finance & property industry since 1993 and I have developed extensive experience in achieving outstanding lending solutions for my clients.

When I started The Lending Circle, the vision was for it to be a one stop shop for all loans whether home loans, commercial loans, car loans or personal loans. We simplify the entire process and eliminate the stress associated with organizing your finance needs.

I hold a full ASIC Credit Licence which opens up a great diversity of lending solutions I can offer clients, which is a big difference from traditional brokers. Currently I have access to over 40 lenders with incredible loan products for every unique financial situation.

The Lending Circle's (TLC) true point of difference is that I find great fulfillment in helping people live the life they were always meant to live – I am personally invested in your success!

I have helped countless clients over my 25+ years in this industry to pay off their loans much earlier than expected and create significant financial freedom.



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